

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Heather Elizabeth McVicker

S.S. No.: xxx-xx-3634

Mailing Address: 302 N. Estes Drive, Chapel Hill, NC 27514-

Case No. 10-82277

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 17, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 7, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 8/26/10			
				Lastname-SS#: McVicker			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
				**			
LTD - DOWN PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	910 Carmax		\$9,829	5.00	\$48	\$205.02	
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens		\$3,680					
Real Property Taxes on Retained Realty		\$1,039					
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes		\$22,971					
State Taxes		\$2,507					
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ \$791		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				3.77 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Citifinancial **
Bankruptcy Dept.
Post Office Box 140489
Irving, TX 75014-0489

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Alex Elder
1305 Wild Plum Court
Edmond, OK 73025

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AT&T
c/o Coll Co
700 Lonwater Drive
Norwell, MA 02061

Duke Energy***
P.O. Box 70515
Charlotte, NC 28201-1046

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

BellSouth Telecommunications**
Regional Bankruptcy Center
29EF1-301 W. Bay St.
Jacksonville, FL 32202

Equable
5 Revere Drive, Ste 206
Northbrook, IL 60062

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Beneficial
Post Office Box 3425
Buffalo, NY 14240-9733

GreenTree***
PO Box 6172
Post Office Box 94710
Rapid City, SD 57709-6172

Experian
P.O. Box 2002
Allen, TX 75013-2002

Carmax Auto Finance
Post Office Box 440609
Kennesaw, GA 30160

HSBC
Post Office Box 81622
Salinas, CA 93912-1622

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Carrboro Plaza Vet Clinic
104 Hwy 54 W
Carrboro, NC 27510

Inter Collec
Post Office Box 3136
Winston Salem, NC 27102

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NCO Financial Systems Inc
507 Prudential Road
Horsham, PA 19044

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

SunTrust
Recovery Department
Post Office Box 85041
Richmond, VA 23285-5041

Suntrust Bank Bankruptcy Division**
P.O.Box
Richmond, VA 23286-9072

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858